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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet	1	of	1	Application Number	09/487,233-Conf. #2823
				Filing Date	January 19, 2000
				First Named Inventor	Scott Cook
				An Unit	3628
				Examiner Name	H. T. Dass
				Attorney Docket Number	37202/028001

**Complete if Known****U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
H7D	CA	CRONE, Richard K., "A Guide to Channel Changing in Bill Payment", article from American Banker, March 29, 1999, 2 pages.	
	CB	CRONE, Richard K., "Retail, Wholesale Must Unite to Bolster Direct Web Billing", reprinted from America Banker, The Daily Financial Services Newspaper, July 14, 1998, 2 pages.	
	CC	CRONE, Richard K., "The Advantages of Having Bills Paid at Your Own Web Site", Billing World, January 1998, 5 pages.	
	CD	CRONE, Richard K., "Opportunity on the Line", TeleTimes, No.3, 1998, 4 pages.	
	CE	CyberCash, Inc., 1998 Annual Report, 70 pages	
	CF	CRONE, Richard K., "The Battle for Internet Bill Payment and Presentment", from Bank Technology News, December 1997, 4 pages.	
	CG	"Electronic Bill-Paying for the Little Guy", edited by ROTHFEDER, Jeffrey, Business Week, September 25, 1989, 2 pages.	

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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	Harish T Dass	Date Considered	3/31/06
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